

# Medicare Supplemental Insurance Policies

If you choose the Original Medicare Plan rather than a Medicare Managed Care Plan or Private Fee-for-Service Plan, you may decide that you need more coverage than Medicare provides. Medicare Supplemental Insurance (Medigap) policies only work with the Original Medicare Plan.

**Many private insurance companies sell Medigap policies for the specific purpose of filling the gaps in Original Medicare Plan coverage.** Similar coverage may also be available to retirees through an employer or union health plan. Other types of insurance may also be available to you.

In all States except Minnesota, Massachusetts, and Wisconsin, Federal law requires insurers to sell you Medigap policies that are one of 10 standard supplemental policies. These 10 types of policies must be labeled with the letters A through J, to make it simple for consumers to compare policies.

The chart on the back lists each of the policies and gives basic information on what they cover. State law may limit the types of policies that are actually sold in your State. These policies may pay for some or all of the Medicare coinsurance amounts; some or all deductibles; and certain services not covered by the Original

Medicare Plan at all. These may include outpatient prescription drugs, some preventive screenings, some care in your home, and emergency medical care for travel outside the United States. Some policies provide coverage of health care provider charges over the amount Medicare will pay.

Medicare SELECT refers to a type of Medigap policy. It must meet all of the requirements that apply to a Medigap policy, and it must be one of the 10 standard benefit packages. The only difference is that a Medicare SELECT policy may require you to use doctors and hospitals within its network in order for you to be eligible for full benefits. Because of this limitation, a Medicare SELECT policy will generally have a lower premium than a standard Medigap policy.

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For more information on Medicare Supplemental Insurance (Medigap) policies, call your State Insurance Department or call the Medicare Hotline (1-800-638-6833) and request a copy of *The Guide to Health Insurance for People with Medicare*. This guide is also available on the Internet at [www.medicare.gov](http://www.medicare.gov). Your local library or senior center may be able help you get this information on their computers.



# 聯邦醫療差額保險保單

**假**如您選擇原有的聯邦醫療保險計劃（Original Medicare Plan）而非聯邦醫療保險管理照顧計劃（Medicare Managed Care Plan）或私人付費醫療計劃（Private Fee-for-Service Plan），您可能決定您需要較聯邦醫療保險所提供之更廣泛的保險範圍。醫療差額保險（Medicare Supplemental Insurance 或 Medigap）只能與原有的聯邦醫療保險計劃一起使用。

許多私人保險公司出售醫療差額保險以補原有的聯邦醫療保險計劃不足之處。退休者亦可由僱主或工會健康計劃得到相似的保險權益。此外，也有其他方式保險可供您選擇。

在美國，除了明尼蘇達州（Minnesota）、麻薩諸塞州（Massachusetts）、威士康新州（Wisconsin）以外，聯邦政府法令要求保險公司出售之醫療差額保險須為十種標準保單內之一種。為便於投保人比較，這十種保單必須用字母 A 至 J 標明。

以下的圖表列出各個方案承保範圍的基本資料。州法律可能限制在您州實際出售的

保單種類。這些保單可能會支付部份或全部共付保險（co-insurance）之金額、部份或全部的減除額（deductible）、以及某些不被原有的聯邦醫療保險計劃所包括之服務。這些服務項目可能包括門診配藥、某些預防的檢查、家居照顧、以及在美國境外旅行時的緊急醫療。有些保單提供超過聯邦醫療保險所願承擔的醫療費用。

聯邦醫療選定保險（Medicare SELECT）是指一種醫療差額保險的型式。它必須符合所有醫療差額保險的條件，且是十種標準保單內之一種。唯一不同的是，您如果要享有全部的保險權益，可能您必須使用它網路內的醫生、或醫院。由於這項限制，一般說來，聯邦醫療選定保險的保費較醫療差額保險為低。

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有關醫療差額保險詳情，請致各州保險處或聯邦醫療保險聯絡熱線電話 1-800 - 638-6833 索取**聯邦醫療保險健康保險指南** (*The Guide to Health Insurance for People with Medicare*)。該指南亦可在網址 [www.medicare.gov](http://www.medicare.gov) 獲得。您當地的圖書館或老人中心也可從他們的電腦替您取得這份資料。

註：本頁所列電話的接線員僅用英語通話，如有需要，請找會說英語的親友協助。

